

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael W Rogers  
Fallon J Rogers  
Debtors

Case No. 19-04684-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db/jdb  
5267532 +Michael W Rogers, Fallon J Rogers, 210 Crabapple Lane, Bloomsburg, PA 17815-3208  
+Berkheimer, for Scott twp/Central Columbia SD, 50 North Seventh Street,  
Bangor, PA 18013-1731  
5283073 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5264783 +CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500  
5264784 +Columbia County Prothonotary, 35 W Main St, Bloomsburg, PA 17815-1702  
5264786 +Community Bank, 3152 NYS RTE 417, Olean, NY 14760-1844  
5279870 +Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509  
5264789 +Geisinger, 100 N Academy Ave, Danville, PA 17822-0001  
5264790 +H A Berkheimer, 50 N 7th St, Bangor, PA 18013-1798  
5264791 +JPMCB, PO Box 15369, Wilmington, DE 19850-5369  
5274689 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
5264793 +Morris Scott Esq, 425 Commerce Dr, Suite 150, Fort Washington, PA 19034-2727  
5264797 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
5264798 +PennyMac, PO Box 514387, Los Angeles, CA 90051-4387  
5288789 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410  
5264800 +Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

5264785 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 15 2020 20:48:34  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 15 2020 20:44:24 Comenity Bank,  
PO Box 182125, Columbus, OH 43218-2125  
5264787 +E-mail/Text: convergent@ebn.phinsolutions.com Jan 15 2020 20:45:24 Convergent,  
800 SW 39th St, PO Box 9004, Renton, WA 98057-9004  
5264788 E-mail/Text: mrdiscen@discover.com Jan 15 2020 20:43:53 Discover Financial Services,  
PO Box 15316, Wilmington, DE 19850  
5266879 E-mail/Text: mrdiscen@discover.com Jan 15 2020 20:43:53 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
5264792 +E-mail/Text: bncnotices@becket-lee.com Jan 15 2020 20:44:01 Kohls Department Store,  
PO Box 3115, Milwaukee, WI 53201-3115  
5264794 +E-mail/Text: Bankruptcies@nragroup.com Jan 15 2020 20:45:44 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
5264795 +E-mail/PDF: pa\_dc\_claims@navient.com Jan 15 2020 20:48:35 Navient, 123 Justison St 3rd Fl,  
Wilmington, DE 19801-5363  
5264799 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 15 2020 20:49:39  
Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502  
5280785 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 15 2020 20:50:42  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541  
5264796 +E-mail/PDF: gecsedirecoverycorp.com Jan 15 2020 20:49:13 Pay Pal, PO Box 105658,  
Atlanta, GA 30348-5658  
5264801 +E-mail/PDF: gecsedirecoverycorp.com Jan 15 2020 20:49:14 Synchchrony Bank, PO Box 965005,  
Orlando, FL 32896-5005  
5265942 +E-mail/PDF: gecsedirecoverycorp.com Jan 15 2020 20:49:14 Synchchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5285333 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 15 2020 20:49:53 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
5264802 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 15 2020 20:43:47  
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5279871\* +Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509  
5274858\* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Robert Spielman on behalf of Debtor 1 Michael W Rogers bobspielman@yahoo.com,  
rssecty@yahoo.com  
Robert Spielman on behalf of Debtor 2 Fallon J Rogers bobspielman@yahoo.com, rssecty@yahoo.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Michael W Rogers**  
**Fallon J Rogers**

CHAPTER 13  
CASE NO. **5:19-bk-04684**

☐ ORIGINAL PLAN  
☒ First AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |  |  |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included            |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$9,300.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/19	10/24	155.00	0.00	155.00	9,300.00
				Total Payments:	\$9,300.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_ from the sale of property known and designated as \_\_\_. All sales shall be completed by \_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Community Bank	2016 Chevrolet Cruze 60000 miles	9090
Private National Mortgage	210 Crabapple Lane Bloomsburg, PA 17815 Columbia County	1010

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Community Bank	2016 Chevrolet Cruze 60000 miles	\$1,035.00	\$0.00	\$1,035.00
Private National Mortgage	210 Crabapple Lane Bloomsburg, PA 17815 Columbia County	\$2,672.00	\$0.00	\$2,672.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
H A Berkheimer	\$730.00

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.***Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.****Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.  
(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

**Collateral is surrendered in full satisfaction of debt. No payment is made to bifurcated claims.**

Dated: January 13, 2020

/s/ Robert Spielman

**Robert Spielman**

Attorney for Debtor

/s/ Michael W Rogers

**Michael W Rogers**

Debtor

/s/ Fallon J Rogers

**Fallon J Rogers**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.